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TRANSMITTAL FORM

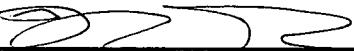
(Not used for all correspondence after initial filing)

Total Number of Pages in This Submission

| | |
|------------------------|-------------------------|
| Application Number | 09/875,555 |
| Filing Date | June 5, 2001 |
| First Named Inventor | Jorge Fernandes |
| Art Unit | 2876 |
| Examiner Name | Jamara Alzaida Franklin |
| Attorney Docket Number | 021633-001510US |

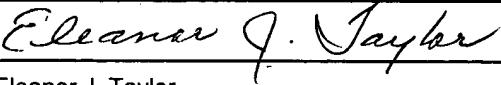
| ENCLOSURES (Check all that apply) | | |
|---|---|--|
| <input type="checkbox"/> Fee Transmittal Form | <input type="checkbox"/> Drawing(s) | <input type="checkbox"/> After Allowance Communication to TC |
| <input type="checkbox"/> Fee Attached | <input type="checkbox"/> Licensing-related Papers | <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences |
| <input checked="" type="checkbox"/> Amendment/Reply | <input type="checkbox"/> Petition | <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) |
| <input type="checkbox"/> After Final | <input type="checkbox"/> Petition to Convert to a Provisional Application | <input type="checkbox"/> Proprietary Information |
| <input type="checkbox"/> Affidavits/declaration(s) | <input type="checkbox"/> Power of Attorney, Revocation | <input type="checkbox"/> Status Letter |
| <input type="checkbox"/> Extension of Time Request | <input type="checkbox"/> Change of Correspondence Address | <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): |
| <input type="checkbox"/> Express Abandonment Request | <input type="checkbox"/> Terminal Disclaimer | <input type="checkbox"/> Return Postcard |
| <input type="checkbox"/> Information Disclosure Statement | <input type="checkbox"/> Request for Refund | |
| <input type="checkbox"/> Certified Copy of Priority Document(s) | <input type="checkbox"/> CD, Number of CD(s) _____ | |
| <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application | <input type="checkbox"/> Landscape Table on CD | |
| <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53 | | |
| | Remarks | The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. |

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

| | | | |
|--------------|---|----------|--------|
| Firm Name | Townsend and Townsend and Crew LLP | | |
| Signature |  | | |
| Printed name | Kent J. Tobin | | |
| Date | March 17, 2005 | Reg. No. | 39,496 |

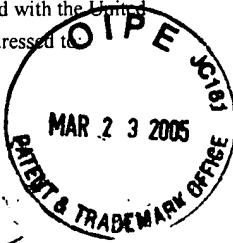
CERTIFICATE OF TRANSMISSION/MAILING

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| | | | |
|-----------------------|---|------|----------------|
| Signature |  | | |
| Typed or printed name | Eleanor J. Taylor | Date | March 17, 2005 |

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PATENT
Attorney Docket No.: 021633-001510US

On March 17, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Eleanor J. Taylor

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Jorge Fernandes et al.

Application No.: 09/875,555

Filed: June 5, 2001

For: TRANSACTIONS USING A
DYNAMIC INTERFACE CARD WITH
AUTOMATIC SENSING

Customer No.: 20350

Confirmation No. 8891

Examiner: Jamara Alzaida Franklin

Technology Center/Art Unit: 2876

RESPONSE TO OFFICE ACTION
Mailed December 17, 2004

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed December 17, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.